

In re:  
Rafhia Rose Foster  
Debtor

Case No. 22-11025-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 18, 2024

User: admin  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2024:

Recip ID	Recipient Name and Address
db	+ Rafhia Rose Foster, 1226 Atwood Rd, Philadelphia, PA 19151-3109
cr	+ HSBC Bank USA, N.A., As Trustee for the registered, One Mortgage Way, Mount Laurel, NJ 08054-4637
14685527	+ Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14688219	+ HSBC Bank USA ,et al, C/O Mario Hanyon, Esquire, Brock and Scott, PLLC, 8757 Red Oak Blvd., Suite 150 Charlotte, NC 28217-3977
14697039	HSBC Bank USA, N.A as Trustee for the registered, Holders for Nomura Home Equity Loan, Inc, Backed Certificates, Series 2006 HE3, P.O. Box 24605, West Palm Beach, FL 33416-4605
14685534	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14685538	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 19 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Jul 18 2024 23:59:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
14685524	+ Email/Text: aargon@ebn.phinsolutions.com	Jul 19 2024 00:00:00	Aargon Agency Inc, Attn: Bankruptcy, 8668 Spring Mountain Road, Las Vegas, NV 89117-4119
14685529	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14685528	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	City of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14699390	Email/Text: megan.harper@phila.gov	Jul 19 2024 00:00:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14685525	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jul 19 2024 00:00:25	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
14685526	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 19 2024 00:06:31	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14690943	+ Email/PDF: ebn_ais@aisinfo.com	Jul 19 2024 00:06:35	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14685530	+ Email/Text: bankruptcy@philapark.org	Jul 19 2024 00:00:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jul 18, 2024

Form ID: pdf900

Total Noticed: 29

14698894	Email/Text: ECMCBKNotices@ecmc.org	Jul 19 2024 00:00:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14685531	Email/Text: bankruptcycourts@equifax.com	Jul 19 2024 00:00:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14685532	^ MEBN	Jul 18 2024 23:57:37	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14685533	Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 19 2024 00:00:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14685535	^ MEBN	Jul 18 2024 23:58:20	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14685536	Email/Text: BKEBN-Notifications@ocwen.com	Jul 18 2024 23:59:00	PHH Mortgage, 3000 Leadenhall Road, Mount Laurel, NJ 08054
14688220	+ Email/Text: BKEBN-Notifications@ocwen.com	Jul 18 2024 23:59:00	PHH Mortgage Corporation, Attn: Bky Dept, PO Box 24605, West Palm Beach, FL 33416-4605
14685537	+ Email/Text: bankruptcy@philapark.org	Jul 19 2024 00:00:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14685539	Email/Text: DASPUBREC@transunion.com	Jul 18 2024 23:59:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14697498	+ Email/Text: peritus@ebn.phinsolutions.com	Jul 19 2024 00:00:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419
14685540	^ MEBN	Jul 18 2024 23:57:31	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
------	---------------

ANDREW L. SPIVACK

on behalf of Creditor HSBC Bank USA N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-Backed Certificates, Series 2006-HE3 andrew.spivack@brockandscott.com, wbecf@brockandscott.com

MARIO J. HANYON

on behalf of Creditor HSBC Bank USA N.A., As Trustee for the registered holders of Nomura Home Equity Loan, Inc., Asset-B

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jul 18, 2024

Form ID: pdf900

Total Noticed: 29

wbecf@brockandscott.com, mario.hanyon@brockandscott.com

MICHAEL A. CIBIK

on behalf of Debtor Rafhia Rose Foster help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL I. ASSAD

on behalf of Debtor Rafhia Rose Foster help@cibiklaw.com  
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co  
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

Rafhia Rose Foster

Debtor

Chapter 13

Bankruptcy No. 22-11025-AMC

**ORDER DISMISSING CHAPTER 13 CASE**

AND NOW, after notice and hearing, it is ORDERED that the case is DISMISSED.

IT IS FURTHER ORDERED that any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor's plan shall be refunded to the Debtor unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

IT IS FURTHER ORDERED that any wage order entered in this case is hereby TERMINATED and the employer shall cease wage withholding immediately.

**Date: July 18, 2024**



---

ASHELY M. CHAN  
U.S. BANKRUPTCY JUDGE